

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: DUMAIS, PETER G  
DUMAIS, LISA MARIE

§ Case No. 09-75759

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that STEPHEN G. BALSLEY, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court Street  
Room 110  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 09/01/2010 in Courtroom 115, United States Courthouse, 211 South Court Street  
Room 115  
Rockford, IL 61101.  
If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

STEPHEN G. BALSLEY  
6833 STALTER DRIVE  
ROCKFORD, IL 61108

UST Form 101-7-NFR (9/1/2009)

**CERTIFICATE OF SERVICE Page 2 of 7**  
**NORTHERN DISTRICT OF ILLINOIS**  
**WESTERN DIVISION**

In re: DUMAIS, PETER G DUMAIS, LISA MARIE	§ Case No. 09-75759 § § §
<b>Debtor(s)</b>	

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	<i>\$</i> <u>4,593.62</u>
<i>and approved disbursements of</i>	<i>\$</i> <u>4.30</u>
<i>leaving a balance on hand of</i>	<i>\$</i> <u>4,589.32</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	\$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>STEPHEN G. BALSLEY</u>	\$ 1,148.41	\$
Attorney for trustee Barrick, Switzer, Long, <u>Balsley &amp; Van Evera</u>	\$ 1,318.00	\$
Appraiser	\$	\$
Auctioneer	\$	\$
Accountant	\$	\$
Special Attorney for trustee	\$	\$
Charges, <u>U.S. Bankruptcy Court</u>	\$	\$
Fees, <u>United States Trustee</u>	\$	\$
Other	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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1 The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

**UST Form 101-7-NFR (9/1/2009)**

Attorney for debtor	\$	\$
Attorney for	\$	\$
Accountant for	\$	\$
Appraiser for	\$	\$
Other	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 43,072.78 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.9 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
2	American Infosource Lp As Agent for	\$ 3,092.17	\$ 152.40
3	PYOD LLC its successors and assigns as assignee of	\$ 912.80	\$ 44.99
4	PYOD LLC its successors and assigns as assignee of	\$ 997.67	\$ 49.17
5	Chase Bank USA, N.A.	\$ 690.99	\$ 34.06
6	Earthmover Cu	\$ 3,748.02	\$ 184.73
7	Chase Bank USA, N.A.	\$ 1,148.41	\$ 56.60
8	WORLD'S FOREMOST BANK	\$ 3,698.32	\$ 182.28
9	Fia Card Services, NA/Bank of America	\$ 12,907.64	\$ 636.17
10	Elan Financial Services	\$ 8,876.84	\$ 437.51
11	GE Money Bank dba BASS PRO/GEMB	\$ 1,096.13	\$ 54.02

12	GE Money Bank dba DICK'S <u>SPORTING GOODS/GEMB</u>	\$ 2,503.83	\$ 123.41
13	GE Money Bank dba <u>CARECREDIT/GEMB</u>	\$ 1,104.69	\$ 54.45
14	GE Money Bank dba <u>AMERICAN EAGLE</u>	\$ 679.48	\$ 33.49
15	GE Money Bank dba IKEA <u>CONSUMER</u>	\$ 532.26	\$ 26.23
16	GE Money Bank dba LOWES <u>CONSUMER</u>	\$ 652.34	\$ 32.15
17	GE Money Bank dba JCPENNEY CREDIT <u>SERVICES</u>	\$ 431.19	\$ 21.25

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00.

Prepared By: /s/STEPHEN G. BALSLEY  
Trustee

STEPHEN G. BALSLEY  
6833 STALTER DRIVE  
ROCKFORD, IL 61108

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction  
Act exemption 5 C.F.R. §1320.4(a)(2) applies.

## CERTIFICATE OF NOTICE

District/off: 0752-3  
Case: 09-75759User: vgossett  
Form ID: pdf006Page 1 of 2  
Total Noticed: 51

Date Rcvd: Aug 11, 2010

The following entities were noticed by first class mail on Aug 13, 2010.

db/jdb +Peter G Dumais, Lisa Marie Dumais, 1311 Deer Run Trail, Sandwich, IL 60548-1167  
 aty +C David Ward, Illini Legal Services Chartered, 2756 Route 34, Oswego, IL 60543-8301  
 tr +Stephen G Balsley, Barrick, Switzer, Long, Balsley, et al, 6833 Stalter Drive, Rockford, IL 61108-2579  
 14911209 +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285  
 14911210 Bank Of America, 55 Challenger Rd., Ridgefield Park, NJ 07660-2109  
 14911208 +C David Ward, 2756 Route 34, Oswego, IL 60543-8301  
 15364897 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 15458057 +Chase Bank USA,N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933  
 14911211 +Chase- Bp, 800 Brookside Blvd, Westerville, OH 43081-2822  
 14911212 +Citibank N A, 701 E 60th St N, Sioux Falls, SD 57104-0493  
 14911213 +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438  
 14911207 +Dumais Lisa Marie, 1311 Deer Run Trail, Sandwich, IL 60548-1167  
 14911206 +Dumais Peter G, 1311 Deer Run Trail, Sandwich, IL 60548-1167  
 14911214 +Earthmover Cu, Po Box 2937, Aurora, IL 60507-2937  
 14911215 +Earthmovers Cu, Po Box 2937, Aurora, IL 60507-2937  
 14911216 +Elan Financial Service, 777 E Wisconsin Ave, Milwaukee, WI 53202-5300  
 14911217 +Exxmblciti, Po Box 6497, Sioux Falls, SD 57117-6497  
 14979475 +Ford Motor Credit Company LLC, P O Box 6275, Dearborn, MI 48121-6275  
 15057791 Ford Motor Credit Company LLC, c/o Steven L Nelson, P O Box 3700, Rock Island, IL 61204-3700  
 14911218 +Frd Motor Cr, Pob 542000, Omaha, NE 68154-8000  
 15699059 +GE Money Bank dba IKEA CONSUMER, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 14911222 +Gemb/dicks Spt Gds Pl, Po Box 981474, El Paso, TX 79998-1474  
 14911226 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622  
 14911227 +Hsbc/mnrds, 90 Christiana Road, New Castle, DE 19720-3118  
 14911228 +Hsbc/mnrds, 90 Christiana Road, Newcastle, DE 19720-3118  
 14911230 +Lakewood Valley HOA, C/O Foster Premier Inc., 750 Lake Cook Rd. #190, Buffalo Grove, IL 60089-2084  
 14911231 Macysdsnb, 911 Duke Blvd., Mason, OH 45040  
 14911232 +Ocwenloans, 1661 Worthington Rd Suite 100, West Palm Beach, FL 33409-6493  
 15336631 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14911233 +Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189  
 14911234 +Thd/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 15673226 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Elan Financial Services, Bankruptcy Department, P.O. Box 5229, Cincinnati, OH 45201-5229)  
 15673225 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: U.S. Bank N.A., Bankruptcy Department, P.O. Box 5229, Cincinnati, OH 45201-5229)  
 15572720 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
 14911235 +Wfnnb/gander Mountain, 4590 E Broad St, Columbus, OH 43213-1301  
 14911236 +Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

The following entities were noticed by electronic transmission on Aug 11, 2010.

15305677 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 12 2010 02:03:29  
 American Infosource Lp As Agent for, World Financial Network National Bank As, Gander Mountain Mastercard, PO Box 248872, Oklahoma City, OK 73124-8872  
 15593079 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 12 2010 02:03:27  
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809  
 15699058 +E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:36 GE Money Bank dba AMERICAN EAGLE, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 15699049 +E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:36 GE Money Bank dba BASS PRO/GEMB, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 15699057 +E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:37 GE Money Bank dba CARECREDIT/GEMB, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 15699056 +E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:37 GE Money Bank dba DICK'S SPORTING GOODS/GEMB, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 15699070 +E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:37 GE Money Bank dba JCPENNEY CREDIT SERVICES, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 15699068 +E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:37 GE Money Bank dba LOWES CONSUMER, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 14911219 E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:36 Gemb/amer Eagle, Po Box 103024, Roswell, GA 30076  
 14911220 E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:36 Gemb/bass, Po Box 981439, El Paso, TX 79998-1439  
 14911221 E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:37 Gemb/carec, Po Box 981439, El Paso, TX 79998-1439  
 14911223 +E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:36 4125 Windward Plaza Drive, Alpharetta, GA 30005-8738  
 14911224 +E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:36 El Paso, TX 79998-4100  
 14911225 E-mail/PDF: gecsed@recoverycorp.com Aug 12 2010 02:09:37 Gemb/lowes, Po Box 103065, Roswell, GA 30076  
 14911229 +E-mail/PDF: cr-bankruptcy@kohls.com Aug 12 2010 02:11:28 Kohls/chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

TOTAL: 15

District/off: 0752-3  
Case: 09-75759

User: vgossett  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Aug 11, 2010

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
aty\* +Stephen G Balsley, Barrick, Switzer, Long, Balsley, et al, 6833 Stalter Drive,  
Rockford, IL 61108-2579

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2010

Signature: Joseph Speetjens